

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Damon Kristian Skiles
Suzanne Marie Skiles
aka Suzanne Marie Brom**
Debtor(s)

Bankruptcy Case No.: 11-20875-JAD
Doc. # 267
Chapter: 13
Docket No.: 268 – 267

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this 28th day of September, 2016, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 10/21/16.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **11/2/16 at 11:00 AM in Courtroom D, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **10/21/16**.

Jeffery A. Deller
United States Bankruptcy Judge

cm: **All Parties**

Imaged Certificate of Notice Page 2 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Damon Kristian Skiles
Suzanne Marie Skiles
DebtorsCase No. 11-20875-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch
Form ID: 408Page 1 of 4
Total Noticed: 76

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db/jdb +Damon Kristian Skiles, Suzanne Marie Skiles, 1131 Vista Hill Road,
Canonsburg, Pa 15317-9641

cr #ECMC, P.O. Box 3068, Rancho Cordova, CA 95741-3068

cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr +Fifth Third Bank, c/o Deilly, Mooney & Glastetter, LLP, 8 Thurlow Terrace,
Albany, NY 12203-1006

cr JPMorgan Chase Bank, N.A., Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203

cr #+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412

13004151 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147

12975733 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461

13087441 +Borough of Mt. Oliver, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
Pittsburgh PA 15219-6101

13528911 +Capital One, N.A., PO Box 12907, Norfolk VA 23541-0907

12975735 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298

13020731 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145

13004356 +Chase Home Finance LLC, MAIL CODE: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009

12975736 +Chase Manhattan, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009

12975737 +Chela, Attn: Bankruptcy, P.O.Box 9500, Wilkes-Barre, PA 18773-9500

13021449 Citibank N.A. as trustee for the benefit of, United Student Aid Funds, Sallie Mae,
Attn Bankruptcy Litigation Unit e3149, PO Box 9430, Wilkes-Barre, PA 18773-9430

12975739 +Citibank Student Loan, Attn: Bankruptcy, P.O. Box 6191, Sioux Falls, SD 57117-6191

12999619 +Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053

13106088 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219

13091056 #ECMC Servicing, P.O. Box 3068, Rancho Cordova, CA 95741-3068

13001974 EMC Mortgage Corporation, c/o Jodi L. Hause, Esquire, Grenen & Birsic, PC,
One Gateway Center, Ninth Floor, Pittsburgh, PA 15222

13001973 +EMC Mortgage Corporation, P.O. Box 293150, Lewisville, TX 75029-3150

12975742 +Emc Mortgage, Attention: Bankruptcy Clerk, P.O. Box 293150, Lewisville, TX 75029-3150

12975747 +FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
(address filed with court: First Horizon Home Loans, F/K/A First Horizon Home Loan Corp.,
4000 Horizon Way, Irving, TX 75063)

13603587 +Federal National Mortgage Association, C/O Seterus, INC., 14523 SW Millikan Way,
Beaverton, OR 97005-2344

12975745 Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789

12988648 Fifth Third Bank, PO Box 829009, Dallas, TX 75382-9009

12975746 +First Horizon Home Loans, First Tennessee Bank Attn: Bankruptcy, P.O. Box 1469,
Knoxville, TN 37901-1469

13116683 +First Tennessee Bank National Association, PO Box 201347, Arlington, TX 76006-1347

12975748 +HSBC Bank, Attn: Bankruptcy, P.O. Box 5253, Carol Stream, IL 60197-5253

13022820 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907

12975749 +HSBC Best Buy, Attn: Bankruptcy, P.O.Box 5263, Carol Stream, IL 60197-5263

13093730 I.C. System, Inc. o/b/o Pediatric Dentistry South, c/o A. Thomas Pokela, PO Box 2621,
Sioux Falls, SD 57101-2621

13093729 I.C. System, Inc. o/b/o Persoma PC, c/o A. Thomas Pokela, PO Box 2621,
Sioux Falls, SD 57101-2621

13071232 +IBM Lender Business Process Services, 14523 Millikan Way, Suite 200,
Beaverton, OR 97005-2352

13136444 JPMorgan Chase Bank, N.A., c/o Beth L. Slaby, Esquire, Grenen & Birsic, PC,
One Gateway Center, 9th Floor, Pittsburgh, PA 15222

13136443 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7302, Columbus, OH 43219-6009

12975752 +Lane Bryant, P.O. Box 182686, Columbus, OH 43218-2686

12975753 +Macys/FDSD, Attn: Bankruptcy, P.O. Box 8053, Mason, OH 45040-8053

12981293 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

12975754 +National City Card Services, 1 National City Pkwy, Kalamazoo, MI 49009-8003

13007046 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

12975755 +Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425

12975757 +Phalen, Hallinan & Schmieg, LLP, Omni William Penn Office Tower,
555 Grant Street, Suite 300, Pittsburgh, PA 15219-4408

12975759 Target, P.O. Box 660170, Dallas, TX 75266-0170

12975760 +Un Coll Tol, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501

13074488 Verizon, PO Box 4846, Trenton, NJ 08650-4846

12975761 Verizon Wireless, PO Box 25505, Lehigh Valley, PA 18002-5505

12975762 +W F Financial, 800 Walnut St, Des Moines, IA 50309-3891

13775990 +Wells Fargo Bank, N.A., on behalf of re, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412

12975763 +West Air Comm, 989 Breaver Grade Road, Coraopolis, PA 15108-2745

13850937 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

District/off: 0315-2

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Total Noticed: 76

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:53 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 29 2016 01:50:03
First Tennessee Bank National Association, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

cr +E-mail/Text: cio.bncmail@irs.gov Sep 29 2016 01:54:14 Internal Revenue Service,
Office of Chief Counsel, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

cr E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2016 01:59:47
Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:56
PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907

cr +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:53 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

12975734 E-mail/Text: bankruptcy_notifications@ccsusa.com Sep 29 2016 01:56:01 CCS,
Payment Processing Center-27, P.O. Box 55126, Boston, MA 02205-5126

13016036 +E-mail/Text: bk.notifications@jpmchase.com Sep 29 2016 01:54:28 CHASE AUTO FINANCE,
AZ1-1191, 201 N CENTRAL AVE, PHOENIX AZ 85004-1071

13476425 +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:54 Capital One, N.A.,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

12975741 +E-mail/Text: mrdiscen@discover.com Sep 29 2016 01:54:01 Discover Financial,
Attention: Bankruptcy Department, P.O.Box 6103, Carol Stream, IL 60197-6103

12975744 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 29 2016 01:55:50 Fifth Third Bank,
C/O Bankruptcy Dept, Mdropso5, 1850 East Paris, Grand Rapids, MI 49546-6210

13115689 +E-mail/Text: bnc@bass-associates.com Sep 29 2016 01:53:54 HSBC Bank Nevada, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083

12975750 +E-mail/Text: bankruptcy@icsystem.com Sep 29 2016 01:55:47 I C System Inc, P.O. Box 64378,
Saint Paul, MN 55164-0378

13336825 E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 29 2016 01:55:30 JEFFERSON CAPITAL SYSTEMS LLC,
PO BOX 7999, ST CLOUD MN 56302

13619845 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 29 2016 02:00:18 Midland Funding LLC,
by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
Houston, TX 77210-4457

13518873 +E-mail/Text: bknotice@ncmlc.com Sep 29 2016 01:55:23 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

12975758 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:57
Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541

13076623 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:49:10
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541

13075490 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 02:00:11
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13619781 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 29 2016 01:50:56
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

13255256 E-mail/Text: bkdepartment@rtresolutions.com Sep 29 2016 01:55:28
Real Time Resolutions, Inc., 1750 Regal Row, Suite 120, P.O. Box 36655, Dallas, TX 75235

13024673 E-mail/Text: bkyelectnotices@tgsllc.org Sep 29 2016 01:55:43
Sallie Mae Inc. on behalf of TGSLLC, P.O. Box 83100, Round Rock, TX 78683-3100

13024646 E-mail/PDF: pa_dc_litigation@navient.com Sep 29 2016 01:51:07
Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,
P.O. Box 9430, Wilkes-Barre, PA 18773-9430

12975764 +E-mail/Text: adjustor@westaircomm.com Sep 29 2016 01:54:02
West Aircomm Federal Credit Union, P.O. Box 568, Beaver, PA 15009-0568

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Mt. Oliver
cr Duquesne Light Company
cr FIFTH THIRD BANK
cr Fannie Mae
cr Federal National Mortgage Association
cr The Bank of New York Mellon
cr Wells Fargo Bank, N.A., on behalf of registered Ho
cr Wells Fargo Bank, National Association, as Trustee
cr* +EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083

cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)

cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741

cr* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr* +Real Time Resolutions, 1750 Regal Row, Suite 120, P.O. Box 36655, Dallas, TX 75235-1655

12975738* +Chela, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500

12975740* +Citibank Student Loan, Attn: Bankruptcy, P.O.Box 6191, Sioux Falls, SD 57117-6191

12975743* +Emc Mortgage, Attention: Bankruptcy Clerk, P.O.Box 293150, Lewisville, TX 75029-3150

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***** BYPASSED RECIPIENTS (continued) *****
12975751* IRS, Ogden, UT 84201-6039
13570880* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
12975756* +Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
12981654 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 8, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 28, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor Wells Fargo Bank, National Association, as Trustee, et
al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Ann E. Swartz on behalf of Creditor FIFTH THIRD BANK ecfmil@mwc-law.com
Ann E. Swartz on behalf of Defendant Fifth Third Bank ecfmil@mwc-law.com
Beth L. Slaby on behalf of Creditor EMC Mortgage Corporation bslaby@clarkhill.com,
aporter@clarkhill.com
Beth L. Slaby on behalf of Creditor JPMorgan Chase Bank, N.A. bslaby@clarkhill.com,
aporter@clarkhill.com
Celine P. DerKrikorian on behalf of Creditor Fifth Third Bank ecfmil@mwc-law.com
David A. Colecchia on behalf of Joint Debtor Suzanne Marie Skiles colecchia542@comcast.net,
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul
iano@my-lawyers.us
David A. Colecchia on behalf of Plaintiff Suzanne Marie Skiles colecchia542@comcast.net,
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul
iano@my-lawyers.us
David A. Colecchia on behalf of Plaintiff Damon Kristian Skiles colecchia542@comcast.net,
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul
iano@my-lawyers.us
David A. Colecchia on behalf of Debtor Damon Kristian Skiles colecchia542@comcast.net,
dcolecchia@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;sweiss@my-lawyers.us;rjul
iano@my-lawyers.us
David W. Raphael on behalf of Creditor JPMorgan Chase Bank, N.A. draphael@grenenbirsic.com,
mcupec@grenenbirsic.com
Edward J. Laubach, Jr. on behalf of Creditor Internal Revenue Service
edward.j.laubach@irs.counsel.treas.gov, pitirs.bk.email@irs.counsel.treas.gov
Jeffrey R. Hunt on behalf of Creditor Borough of Mt. Oliver jhunt@grblaw.com,
cnoroski@grblaw.com
Jerome B. Blank on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com
Jodi L. Hause on behalf of Creditor EMC Mortgage Corporation Jodihauser@hotmail.com,
Jodihauser@hotmail.com
Joseph P. Schalk on behalf of Creditor Federal National Mortgage Association pawb@fedphe.com,
joseph.schalk@phelanhallinan.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Justin P. Schantz on behalf of Debtor Damon Kristian Skiles jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei
ss@my-lawyers.us;rjuliano@my-lawyers.us
Justin P. Schantz on behalf of Joint Debtor Suzanne Marie Skiles jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei
ss@my-lawyers.us;rjuliano@my-lawyers.us
Kevin T. McQuail on behalf of Creditor FIFTH THIRD BANK ecfmail@mwc-law.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Robert P. Wendt on behalf of Creditor Fannie Mae pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott A. Dietterick on behalf of Creditor SELECT PORTFOLIO SERVICING, INC sad@jsdc.com,
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
Scott A. Dietterick on behalf of Creditor Wells Fargo Bank, N.A., on behalf of registered
Holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series
2007-AC6 sad@jsdc.com,
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com

TOTAL: 27